

In re:
Robert Bernatovich
Debtor

Case No. 19-12562-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Apr 26, 2024

User: admin
Form ID: 138OBJ

Page 1 of 4
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2024:

Recip ID	Recipient Name and Address
db	+ Robert Bernatovich, 4610 Longshore Avenue, Philadelphia, PA 19135-2219
14311202	+ Alltran Financial LP, PO box 610, Sauk Rapids, MN 56379-0610
14311206	+ Carrie Gerding, 140 Corporate Blvd, Norfolk, VA 23502-4952
14657985	+ PHH MORTGAGE CORPORATION, C/O Matthew Fissel, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road Mount Laurel, NJ 08054-1218
14311223	RSC, P.O. box 5508, Sioux Falls, SD 57117
14311738	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14311230	Water Revenue Bureau, 1415 JKF Blvd., 15th Floor, Philadelphia, PA 19105

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 26 2024 23:53:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 26 2024 23:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14383508	Email/Text: megan.harper@phila.gov	Apr 26 2024 23:53:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14311203	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 27 2024 00:19:28	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14315225	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 27 2024 00:21:39	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14325742	+ Email/PDF: ebn_ais@aisinfo.com	Apr 27 2024 00:20:18	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14351352	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2024 00:33:31	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14311207	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2024 00:21:16	Citibank/Sunoco, Citibank Corp/Centralized Bankruptcy, Po Box 6407, Sioux Falls, SD 57117-6407
14311208	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2024 00:44:52	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034

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14311209	+ Email/Text: documentfiling@lciinc.com	Apr 26 2024 23:52:00	Comcast, 1500 Market Street, Philadelphia, PA 19102-2107
14311210	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 27 2024 00:20:21	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14311211	Email/Text: mrdiscen@discover.com	Apr 26 2024 23:52:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
14318191	Email/Text: mrdiscen@discover.com	Apr 26 2024 23:52:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14311212	+ Email/Text: bknotice@ercbpo.com	Apr 26 2024 23:53:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14311213	Email/Text: BNSFN@capitalsvcs.com	Apr 26 2024 23:52:00	First Nataional Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
14311214	Email/Text: collecadminbankruptcy@fnni.com	Apr 26 2024 23:52:00	First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197
14312841	Email/Text: collecadminbankruptcy@fnni.com	Apr 26 2024 23:52:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14311216	^ MEBN	Apr 26 2024 23:46:48	FMS Inc, PO Box 707600, Tulsa, OK 74170-7600
14311215	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 27 2024 00:21:12	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14311217	Email/Text: reports@halstedfinancial.com	Apr 26 2024 23:52:00	Halstead Financial Services LLC, PO box 828, Skokie, IL 60076
14318460	Email/PDF: resurgentbknotifications@resurgent.com	Apr 27 2024 00:20:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14311218	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 27 2024 00:20:30	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14340175	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 27 2024 00:21:14	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14311219	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 27 2024 00:21:08	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14311220	+ Email/Text: BKEBN-Notifications@ocwen.com	Apr 26 2024 23:52:00	Mortgage Service Center/PHH Mortgage, Attn: Bankruptcy Department, Po Box 5452, Mount Laurel, NJ 08054-5452
14348429	+ Email/Text: BKEBN-Notifications@ocwen.com	Apr 26 2024 23:52:00	PHH MORTGAGE CORPORATION, Attn: Bankruptcy Department, PO Box 24605, West Palm Beach FL 33416-4605
14657986	+ Email/Text: BKEBN-Notifications@ocwen.com	Apr 26 2024 23:52:00	PHH Mortgage Corporation, One Mortgage Way, Mount Laurel, New Jersey 08054-4624
14349132	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 27 2024 00:19:36	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14311221	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 27 2024 00:55:19	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14333934	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 26 2024 23:53:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14311222	+ Email/Text: ngisupport@radiusgs.com	Apr 26 2024 23:52:00	Radius, 7831 Glenroy Road, Suite 250-A, Minneapolis, MN 55439-3132
14312467	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 27 2024 00:44:54	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14311224	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 27 2024 00:55:18	Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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14311225	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 27 2024 00:19:28	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14311226	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 27 2024 00:19:28	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14334139	+ Email/Text: bncmail@w-legal.com	Apr 26 2024 23:53:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14311227	+ Email/Text: bncmail@w-legal.com	Apr 26 2024 23:53:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
14311228	Email/Text: bankruptcy@uscbcorporation.com	Apr 26 2024 23:52:00	Uscb Corporation, Attn: Bankruptcy, Po Box 75, Archbald, PA 18403

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14311204	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14311205	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14468542	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14470051	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14326683	##+	VNB Loan Services Inc., PO Box 1015, Spring Valley NY 10977-0815
14311229	##+	Valley National Bank Loan Services, 747 Chestnut Ridge Road, Suite 201, Chestnut Ridge, NY 10977-6225

TOTAL: 0 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor PHH MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbefc@brockandscott.com
MARIO J. HANYON	on behalf of Creditor PHH MORTGAGE CORPORATION wbefc@brockandscott.com mario.hanyon@brockandscott.com
MATTHEW K. FISSEL	on behalf of Creditor PHH MORTGAGE CORPORATION wbefc@brockandscott.com matthew.fissel@brockandscott.com
MICHAEL A. CIBIK	on behalf of Debtor Robert Bernatovich help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

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POLLY A. LANGDON

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

Scott F Waterman

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Robert Bernatovich

Debtor(s)

Case No: 19-12562-amc

Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 4/26/24